

| 人寿 Life |

# 尚悦人生寿险计划

## LifeDeluxe Insurance Plan

LD

**YFLife**  
**萬通保險**

雲鋒金融集團成員



资本卓越银行及金融大奖  
2012-2021  
资本卓越保险服务大奖



《彭博商业周刊》  
金融机构大奖2018  
人寿保险 - 杰出大奖

未來在我手  
Own the future

## 完善今天保障 开展愉悦未来

Own the joyous future with better planning today

谁不希冀称心愉悦的生活，可以随心追逐自己的梦想？前提是要有宽裕的资金，以及让您无后顾之忧的周全保障。尚悦人生寿险计划为您提供终身人寿保障及丰厚潜在回报，守护您及挚爱家人，并特别保障糖尿病这种都市常见慢性疾病。计划设有两款版本以供选择，切合您的不同财务策划需要，是您不可或缺的保障及储蓄方案。

We all want to lead a worry-free life and have the freedom to pursue our dreams. So what you need are the financial resources and comprehensive protection that give you total peace of mind. The LifeDeluxe Insurance Plan secures the future for you and your loved ones by combining lifelong protection with high potential returns, in addition to special coverage for diabetes, a common chronic disease nowadays. The plan offers two versions, each catering to specific financial planning needs. All in all, it's an indispensable protection and savings solution for you!





# 尚悦人生寿险计划

## LifeDeluxe Insurance Plan

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### 守护终身 保障挚爱

Lifelong Protection for You and Your Loved Ones



- 保证终身保障  
Guaranteed whole life protection
- 保障挚爱的未来  
Protect the future of your family

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### 自主计划版本及 供款选择

Flexible Plan Versions  
and Premium Payment Terms



- 两款计划版本选择  
Two plan versions
- 三款缴付保费年期选择  
Three premium-payment-term options

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### 财富稳定增长

Stable Wealth  
Accumulation



- 保证现金价值  
Guaranteed Cash Value
- 年终红利  
Annual Dividend
- 终期红利  
Terminal Bonus

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### 自选赔付方式

Flexible Death Benefit  
Payment Options



- 一笔过支付  
Lump-sum payment
- 定期支付  
Regular payment

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### 慢性疾病管理 - 糖尿病保障

Chronic Disease Management -  
Coverage for Diabetes



- 糖尿病现金津贴  
Cash Benefit for Diabetes
- 糖尿病并发症赔偿  
Benefit for Diabetic Complications

港澳首创<sup>1</sup>  
First in HK & Macau<sup>1</sup>

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### 额外安心保障

Extra Protections for  
Total Peace of Mind



- 保证可保权益  
Guaranteed Insurability Option
- 失业的特惠宽限期保障  
Special Grace Period for Unemployment
- 自选豁免保费计划  
Optional Waiver of Premium Benefit
- 其他附加保障  
Other supplementary benefits

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### 灵活资金安排

Flexible Funding



- 灵活套现年终红利  
Annual Dividend withdrawals
- 终期红利锁定权益  
Terminal Bonus Lock-in Option

## 1

## 守护终身 保障挚爱

## Lifelong Protection for You and Your Loved Ones



尚悦人生寿险计划保证提供终身人寿保障，万一受保人不幸身故，计划会将身故赔偿支付予指定的受益人，让挚爱家人毋须一力承担经济压力。

The **LifeDeluxe Insurance Plan** guarantees protection that lasts for a lifetime. In the unfortunate event of the death of the Insured, the death benefit will be paid directly to the designated beneficiary, so that your loved ones do not have to shoulder the financial burden.

## 2

## 财富稳定增长

## Stable Wealth Accumulation



为了让您的财富稳健地增长，计划提供保证现金价值、非保证的“年终红利”及“终期红利”，让保单的现金价值<sup>2,3</sup>不断递增。

In order to build your wealth steadily, the plan offers a Guaranteed Cash Value and non-guaranteed Annual Dividend and Terminal Bonus, so as to grow the Cash Value<sup>2,3</sup> continuously.

现金价值<sup>2,3</sup>  
Cash Value<sup>2,3</sup>

=

保证现金价值  
Guaranteed Cash Value

+

累积年终红利及利息  
accumulated Annual  
Dividends and Interest

+

终期红利  
Terminal Bonus

**保证现金价值** — 无论经济环境如何，保单为您提供保证现金价值。

**年终红利** — 于保单生效满3年起每年派发非保证年终红利，您可随时提取使用，又或用作缴付保费，或者将已派发的红利累积于保单内，继续获利滚存<sup>4</sup>，赚取更多回报。

**终期红利** — 于保单生效满5年起最少每年公布一次非保证终期红利，并将于退保或保单终止时派发，为财富增值。

**Guaranteed Cash Value** — Regardless of the economic climate, the policy will deliver a Guaranteed Cash Value.

**Annual Dividend** — Effective from the third policy anniversary onwards, the non-guaranteed Annual Dividend will be payable annually. You may choose to withdraw the declared dividend anytime, use it to pay your premiums or leave it to accumulate in your policy<sup>4</sup> for further growth.

**Terminal Bonus** — From the fifth policy anniversary onwards, the non-guaranteed Terminal Bonus will be declared at least once a year and will be payable upon surrender or termination of the policy.



目前, 约有10%人口患有糖尿病, 而65岁以上的人士, 比例更超过20%<sup>\*</sup>。踏入人生黄金岁月后, 一旦不幸患上慢性疾病, 经年累积的财富便会被蚕食。因此, 计划特别为合格受保人<sup>5</sup>由65岁的保单周年日开始提供糖尿病保障。

Currently, there are about 10% of the population suffering from diabetes and more than 20% of people over age 65 are with diabetes<sup>\*</sup>. When you are in your golden years, your hard-earned wealth could easily be eroded by chronic diseases. The plan thus provides qualified Insured<sup>5</sup> with diabetic benefits from the policy anniversary following his / her 65<sup>th</sup> birthday.

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First in HK & Macau<sup>1</sup>

保障项目 Type of protection	承保范围 Coverage	赔偿金额 Benefit Payable
糖尿病现金津贴 <sup>6</sup> Cash Benefit for Diabetes <sup>6</sup>	<ul style="list-style-type: none"> <li>医生处方降血糖药物 Hypoglycemic drugs prescribed by doctor</li> </ul>	每保单年1%保障额 1 % Sum Insured per policy year
糖尿病并发症赔偿 <sup>7</sup> Benefit for Diabetic Complications <sup>7</sup>	<ul style="list-style-type: none"> <li>因糖尿病并发症而须截断脚肢 Amputation of Foot due to Complication from Diabetes</li> <li>糖尿病肾病变 Diabetic Nephropathy</li> <li>糖尿病视网膜病变 Diabetic Retinopathy</li> </ul>	20%保障额 - 已支付的糖尿病现金津贴总额 20% Sum Insured – total Cash Benefits for Diabetes paid

\* 资料来源: 香港医院管理局「智友站」网站(2022年5月)

Source: Smart Patient website managed by Hong Kong Hospital Authority (May 2022)







我们在不同的人生阶段，总有不同的财务需要。计划提供多项灵活的理财安排，助您策划未来。

You may have specific financial needs at different life stages. With the flexible funding options of the plan, you can map out your future at ease.

### 灵活套现年终红利

可套现使用，或于保单内继续滚存生息<sup>4</sup>。

### Annual Dividend withdrawals

You may make withdrawals or leave it to accumulate<sup>4</sup> in the policy.

### 终期红利锁定权益<sup>8</sup>

为您更好掌握财富增值，您可于第15个保单周年日起，申请行使终期红利锁定权益，将部分终期红利所提供的回报锁定，转换为年终红利以提取使用，或于保单内滚存生息<sup>4</sup>，以争取更高收益。于保单生效期内，您可锁定高达60%的终期红利。

### Terminal Bonus Lock-in Option<sup>8</sup>

To capitalize on the opportunity to grow your wealth, from the 15<sup>th</sup> policy anniversary onwards, you may convert a portion of the Terminal Bonus into Annual Dividend by exercising the Terminal Bonus Lock-in Option. You may then cash out or leave it to accumulate in the policy<sup>4</sup> to enjoy higher returns. While the policy is in force, up to 60% of the Terminal Bonus may be converted.

此外，您可透过调低保障额<sup>9</sup>以提取现金价值，而毋须扣除任何已支付的糖尿病保障赔偿金额；亦可透过保单借贷，获享高达90%保证现金价值的贷款额，助您灵活调动资金，同时让余下的现金价值继续滚存累积。

By reducing the Sum Insured<sup>9</sup>, you may also withdraw Cash Value, without deduction of any diabetic benefits paid. Alternatively, you may get access to cash by taking out a policy loan of up to 90% of the Guaranteed Cash Value. The remaining value will meanwhile continue to accumulate.



计划提供两款选择，分别是以人寿保障为主的“特选计划”，以及储蓄成分较高的“特级计划”，满足您不同的需求，令财务规划更灵活。

Two plan versions are available for your selection. Plan Smart provides primary focus on life protection, while Plan Wise focuses more on savings. They meet your specific needs as regards flexible financial planning.

此外，计划备有5、10或20年缴付保费年期，您可根据个人需要选择。

Meanwhile, you may opt for a 5, 10, or 20-year premium-payment term, depending on your personal preference.



若受保人不幸身故，计划将根据保单持有人的意愿支付身故赔偿<sup>2,10</sup>予指定受益人，毋须等候遗产承办。除一笔过形式领取外，亦可以每月分期方式让受益人领取身故赔偿，而不须额外安排信托。

In the unfortunate event that the Insured passes away, the Death Benefit<sup>2,10</sup> will be provided to the designated beneficiary as specified by the Policy Owner, without the need to wait for completion of probate. The Death Benefit payable may be paid to the beneficiary in a lump-sum, or in monthly installments, thus avoiding the complications of setting up a trust.

$$\text{身故保障}^{2,10} \text{ Death Benefit}^{2,10} = \left[ \begin{array}{c} 100\% \\ \text{保障额} \\ \text{Sum Insured} \end{array} + \begin{array}{c} \text{累积年终红利及利息} \\ \text{accumulated Annual} \\ \text{Dividends and Interest} \end{array} + \begin{array}{c} \text{终期红利} \\ \text{Terminal Bonus} \end{array} \right] \text{ 或 } \left[ \begin{array}{c} \text{现金价值} \\ \text{Cash Value} \end{array} \right]$$

(以较高者为准 whichever is higher)



## 保证可保权益

当注册结婚、子女出生或置业后作出物业首按时，可于无须提供投保资料证明的情况下，选择投保新一份终身寿险计划或附加定期人寿保障计划，又或增加附加定期人寿保障的保障额，保证受保<sup>11,12</sup>。

## Guaranteed Insurability Option

Upon registering a marriage, the birth of your child or a first mortgage for a residential property, you may choose to take out a new whole life plan or term life supplementary benefit, or increase the Sum Insured of a term life supplementary benefit, without being required to provide evidence of insurability<sup>11,12</sup>.

## 失业的特惠宽限期保障

万一保单持有人于保单有效期内不幸遭裁员或遣散，即可享有长达365日的“特惠宽限期”，于该期限内仍可继续享有十足的保障<sup>13</sup>。

## Special Grace Period for Unemployment

Should the policyowner be made redundant, a special grace period for unemployment will be provided which allows suspension of premium payment for 365 days. During this entire period, you will remain fully covered by the insurance<sup>13</sup>.

## 附加保障

此外，您可度身订制配合个人需要的保障组合，以小额保费享有一系列附加保障：

## Supplementary Benefits

You may also tailor your protection portfolio with a full spectrum of supplementary benefits at an additional premium:

**自选豁免保费计划** – 若受保人不幸于65岁的保单周年日前因患病或意外受伤引致连续6个月或以上不能工作，计划会代付伤残期间所需的保费。

**Optional Waiver of Premium Benefit** – If the Insured suffers from total disability for a continuous period of not less than 6 months resulting from disease or bodily injury before the policy anniversary following his/her 65<sup>th</sup> birthday, the premiums required during the period of disability will be payable by the benefit.

**其他附加保障** – 严重疾病保障、意外保障、定期寿险等。

**Other supplementary benefits** – Critical Illness Benefit, Accident Benefit, Term Life, etc.

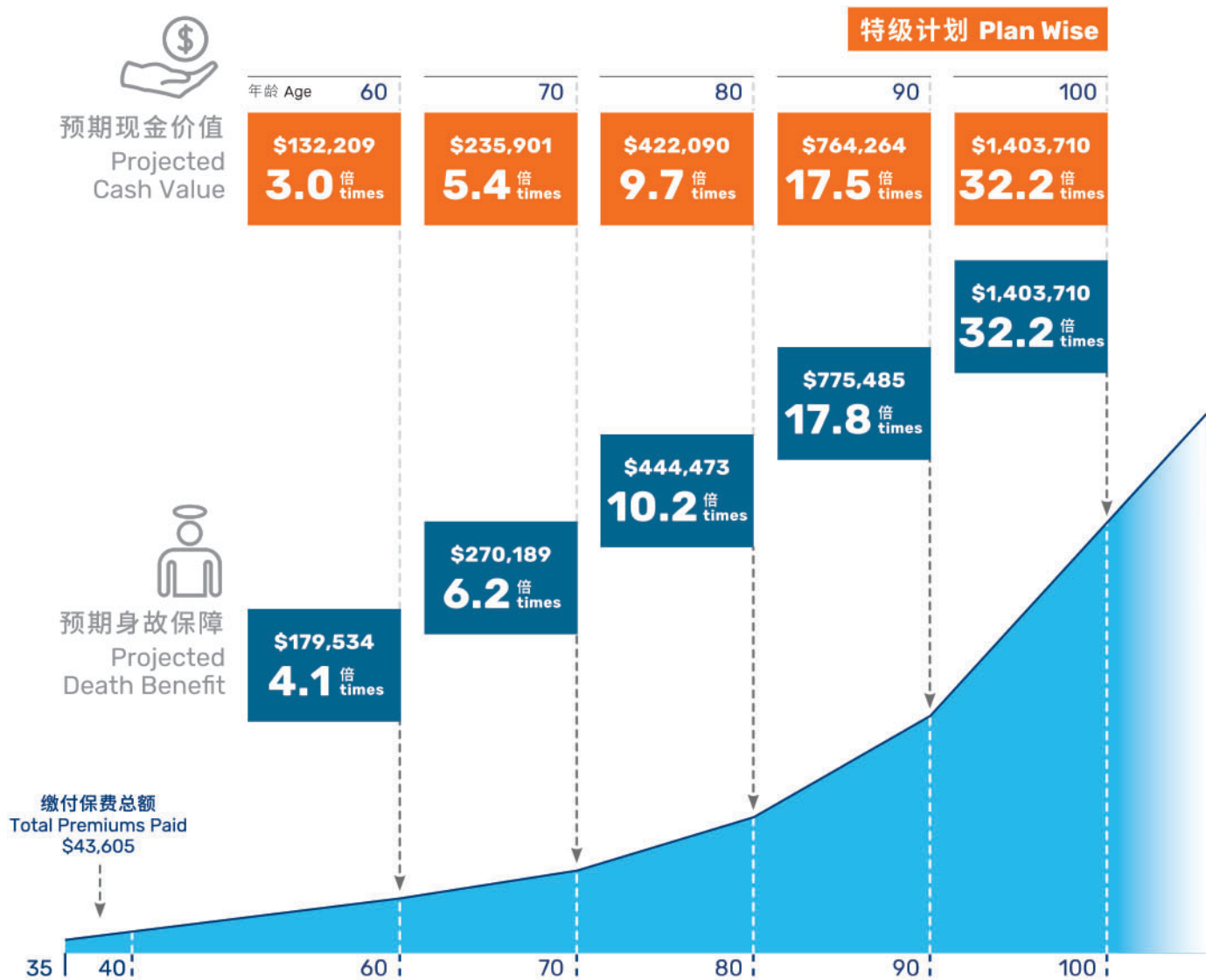


# 为未来需要作准备

## Prepare for future needs

例子1： 35岁的Tommy刚刚结婚,为了保障妻子及为未来退休生活作好储蓄准备,他投保尚悦人生寿险计划的“特级计划”,保障额为100,000美元,缴付保费年期为5年,每年8,721美元,总保费为43,605美元。

Example 1: Tommy, aged 35, is a newly-wed. To protect his wife and to save up for future retirement life, he takes out a Plan Wise from the LifeDeluxe Insurance Plan with a Sum Insured of US\$100,000 based on an annual premium of US\$8,721 and a premium-payment term of 5 years. The total premiums amount to US\$43,605.



Tommy于保单生效后,不幸确诊患上糖尿病,后来更于70岁出现并发症,可幸计划由他65岁起提供糖尿病现金津贴及糖尿病并发症赔偿。

Tommy is diagnosed with diabetes after policy inception and later even develops a complication at age 70. Fortunately, the plan provides him with a Cash Benefit for Diabetes and a Benefit for Diabetic Complications when he turns 65.

保单年 Policy Year	疾病 Disease	保障项目 Type of protection	% 保障额 of Sum Insured	赔偿额 Benefit Payable
31 - 35	糖尿病 Diabetes	糖尿病现金津贴 Cash Benefit for Diabetes	1% x 5年 Years	5,000
36	糖尿病视网膜病变 Diabetic Retinopathy	糖尿病并发症赔偿 Benefit for Diabetic Complications	20% - 5%*	15,000
赔偿总额 Total benefit payable				20,000

\* 须扣减已支付的糖尿病现金津贴总额  
Net of total Cash Benefits for Diabetes paid

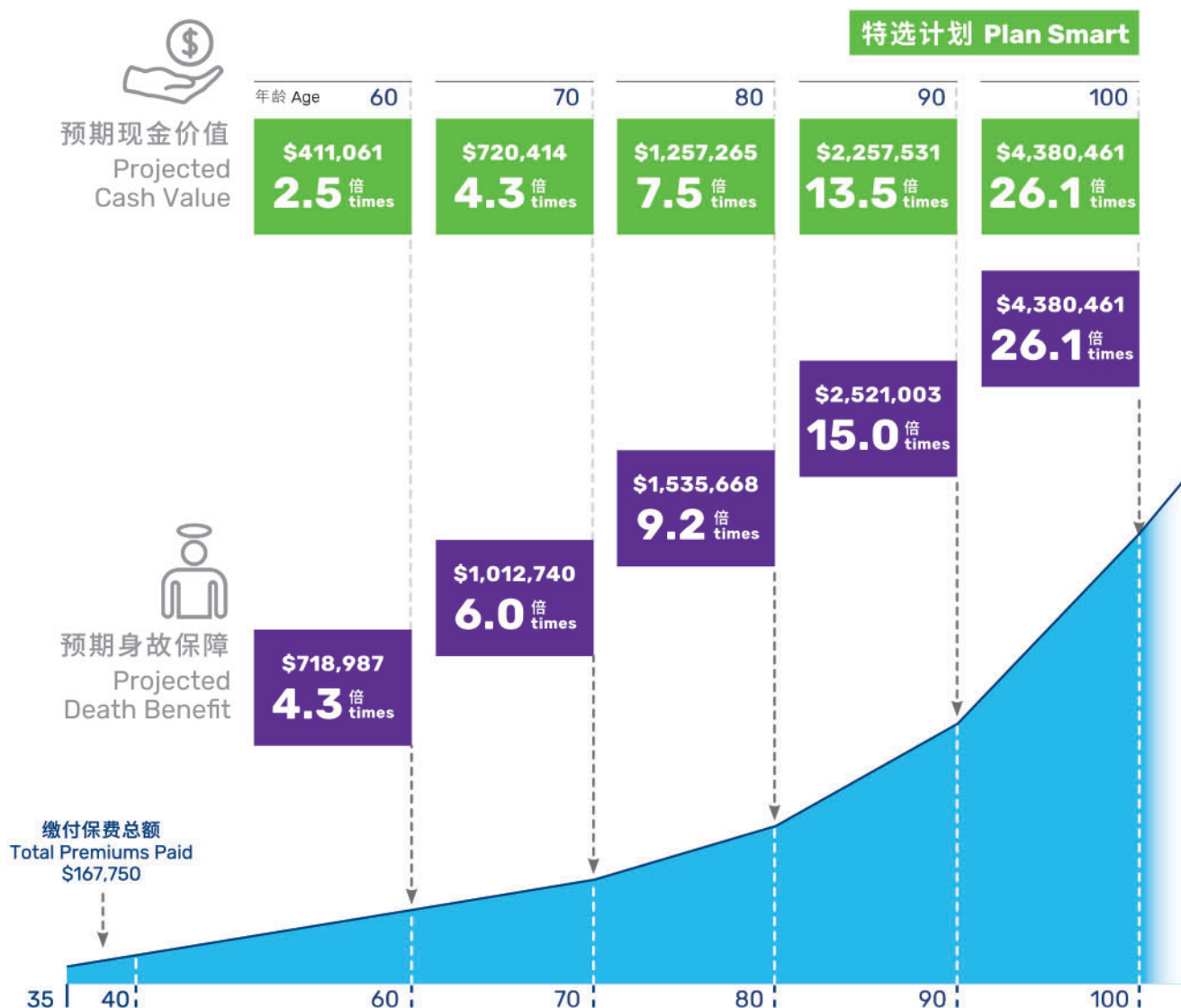


## 为挚爱建立保障

### Create safety net for your loved ones

例子2： 35岁的Dave是家中的经济支柱，既要供养父母，又要照顾妻儿，为了给家人一个全面的保障，他投保尚悦人生寿险计划的“特选计划”，保障额为500,000美元，缴付保费年期为5年，每年33,550美元，总保费为167,750美元。

Example 2: Dave, aged 35, is the breadwinner in the family. He supports his wife and his son, together with his parents. To protect his family against any adversities, he takes out a Plan Smart from the LifeDeluxe Insurance Plan with a Sum Insured of US\$500,000 based on an annual premium of US\$33,550 and a premium-payment term of 5 years. The total premiums amount to US\$167,750



注：例子1及2乃以一名非吸烟的35岁男性，投保尚悦人生寿险计划的“特级计划”（例子1）/“特选计划”（例子2）为例，预期现金价值及预期身故保障乃按现时预期的累积年终红利及利息、终期红利、保单以年缴方式依期缴付至缴付保费年期完结，并于保单生效期内并没有锁定任何终期红利、更改保障额及保单借贷。以上数字均为假设，经调整至整数，仅供举例说明之用。

Remarks: Example 1 & 2 are based on a non-smoking male aged 35 who takes out a Plan Wise (Example 1) / Plan Smart (Example 2) from the LifeDeluxe Insurance Plan. The projected Cash Value and Death Benefit are calculated based on the current projected accumulated Annual Dividends and Interest, Terminal Bonus and premium paid annually in full during the premium payment term, and provided that no Terminal Bonus Lock-in Option has been exercised, no change in Sum Insured and no policy loan has been made while the policy is in force. The above figures are hypothetical and for reference only, and are rounded to the nearest integer.



## 附注

1. 以本册子于2022年7月刊发时港澳市场之同类计划为准。
2. 须扣减保单债项。
3. 现金价值将根据缴付保费年期、所选的计划版本、保单年期、保单货币、投保年龄等因素而厘定。毋须扣除已支付的糖尿病现金津贴或糖尿病并发症赔偿。
4. 累积年终红利的积存利率并非保证，并按所选择之保单货币而有所不同，并由本公司不时厘定。
5. 适用于受保人在18-60岁作出投保，并以标准保费率发出的保单（即没有额外费用及不保事项的保单）。受保人投保时，须没有患上特定疾病（如糖尿病、癌症等）。
6. 每保单年的糖尿病现金津贴以每名受保人1,250美元 / 10,000港元/澳门元为限，而个人于本公司就此保障的最高总赔偿为25,000美元 / 200,000港元/澳门元。糖尿病现金津贴及糖尿病并发症赔偿的总额以保障额的20%为限。糖尿病现金津贴将于受保人领取20年后或于其领取糖尿病并发症赔偿时终止。
7. 受保人于65岁的保单周年日起若确诊指定并发症，可获糖尿病并发症赔偿。赔偿仅发放一次，而个人于本公司就此保障的最高总赔偿为62,500美元 / 500,000港元/澳门元。糖尿病现金津贴及糖尿病并发症赔偿的总额以保障额的20%为限。当受保人领取糖尿病现金津贴20年后，糖尿病并发症赔偿将会终止。
8. 于保单生效满15年后，每个保单周年日起计的30日内，可提出书面要求行使终期红利锁定权益，每次转换的锁定百分比现时最少为5%及锁定百分比的总和最高为60%。已转换的终期红利将不可被还原。须符合当时的行政规则。
9. 调低保障额会令日后的保证现金价值、年终红利、终期红利按比例相应减少。
10. 须扣除已支付的糖尿病现金津贴总额及糖尿病并发症赔偿（如适用）。
11. 保证可保权益适用期至受保人56岁的保单周年日止。于每次行使权益时，新投保的计划或附加于尚悦人生寿险计划的定期人寿保障计划的最高保障额或附加于尚悦人生寿险计划的定期人寿保障计划的新增保障额为50,000美元 / 400,000港元/澳门元或原来尚悦人生寿险计划保障额的50%，以较低者为准。可供选择的终身寿险计划由本公司指定，而计划中除身故保障外的其他保障或权益可能不适用于新保单。此权益只适用于以标准保费率发出的保单，只可在注册结婚、子女出生、合法领养18岁以下子女及置业后作出物业首按的情况下各行使一次，最多行使三次。若受保人曾根据本保单或本公司缮发的其他任何保单或附加保障索偿完全及永久伤残保障、末期病症保障，或任何阶段的严重疾病保障，则不可行使此权益。有关详情及条款，请参阅保单文件。
12. 附加定期人寿保障计划须符合当时的行政规则。
13. 失业的特惠宽限期保障只适用于基本计划。

## Notes

1. Based on the similar types of plan in the Hong Kong and Macau market, as of the print date of this brochure in July 2022.
2. Net of policy debt.
3. The Cash Value will be determined by the premium payment term, the selected plan version, policy duration, policy currency, issue age, and other factors. No Cash Benefit for Diabetes or Benefit for Diabetic Complications paid will be deducted from the Cash Value.
4. The interest rate for the accumulation of Annual Dividends is not guaranteed and varies according to the policy currency. The rate will be determined by the Company from time to time.
5. Applicable to a standard rate policy (i.e., a policy without any loadings or additional exclusions) where the Insured takes out the policy between the age of 18 and 60. The Insured shall not suffer from specified conditions (e.g., diabetes, cancer, etc.) when taking out the policy.
6. The Cash Benefit for Diabetes for each policy year is limited to US\$1,250 / HK\$/MOP10,000 on a per Insured basis, subject to US\$25,000 / HK\$/MOP200,000 per life limit under this benefit issued by the Company. The total benefit payments for Cash Benefit for Diabetes and Benefit for Diabetic Complications is limited to 20% of the Sum Insured. The Cash Benefit for Diabetes shall be terminated after 20 years of payments or upon payment of the Benefit for Diabetic Complications.
7. The Insured is entitled to the Benefit for Diabetic Complications when he / she is diagnosed with the designated complications from the policy anniversary following his / her 65<sup>th</sup> birthday. The benefit is payable once only, subject to US\$62,500 / HK\$/MOP500,000 per life limit under this benefit issued by the Company. The total benefit payments for Cash Benefit for Diabetes and Benefit for Diabetic Complications is limited to 20% of the Sum Insured. The Benefit for Diabetic Complications shall be terminated after 20 years of payments of Cash Benefit for Diabetes.
8. After the policy has been in force for 15 years, and within 30 days after each policy anniversary, you may submit a written request to exercise the Terminal Bonus Lock-in Option. The Lock-in Percentage for each conversion cannot be less than 5% and the aggregate Lock-in Percentage cannot exceed 60%. Conversion of the Terminal Bonus cannot be reversed once the lock-in option is exercised, and is subject to prevailing administration rules.
9. Reducing the Sum Insured of the policy will reduce the amount of the Guaranteed Cash Value, Annual Dividend, and Terminal Bonus on a pro-rata basis.
10. Net of the total Cash Benefits for Diabetes and the Benefit for Diabetic Complications paid (if applicable).
11. The Guaranteed Insurability Option will be valid till the policy anniversary following the Insured's 56<sup>th</sup> birthday. For each time the Guaranteed Insurability Option is exercised, the maximum Sum Insured of the new policy or term life supplementary benefit attachable to LifeDeluxe Insurance Plan or maximum increase amount in Sum Insured of term life supplementary benefit attachable to LifeDeluxe Insurance Plan shall be US\$50,000 / HK\$/MOP400,000 or 50% of the Sum Insured of the original LifeDeluxe Insurance Plan, whichever is lower. The whole life plans for selection will be specified by the Company. Any benefits or options other than death benefit may not be provided under the new policies. This Option is applicable to standard rate policy only and can at most be exercised three times and once for each life event (including marriage, giving life to a child, legal adoption of a child under the age of 18 and a first mortgage of a residential property). If the Insured has made claims for benefits for total and permanent disability, terminal illness, or any stage of critical illness under this policy or any other policies and supplementary benefits issued by the Company, this Option cannot be exercised. Please refer to the policy document for the relevant terms and conditions.
12. Term life supplementary benefit is subject to prevailing administrative rules.
13. Special Grace Period for Unemployment is only applicable to the Basic Plan.



重要资料

红利 / 终期红利理念

公司已成立一个委员会，在厘定年终红利及 / 或终期红利派发之金额时向公司董事会提供独立意见。实际年终红利及 / 或终期红利派发之金额会先由委任精算师建议，然后经此委员会审议决定，最后由公司董事会（包括一个或以上独立非执行董事）批准。

你的保单为分红保险计划并可分享由我们厘定之相关产品组别中的盈余。于厘定年终红利及 / 或终期红利时，我们致力确保保单持有人和本公司能得到合理的盈余分配。此计划的利润与亏损会因包括但不限于投资、索偿及保单续保率而影响你的资产份额。为使我们与你的利益一致，我们的目标是将不少于90%的可分配利润分配予你，余下的部分则归于我们。可分配利润和总利润是分开计算且可能不同。

终期红利并不是永久附加于保单。本公司有权决定公布终期红利之频率及金额。我们将最少每年检视及厘定年终红利及 / 或终期红利一次。我们会参考包括但不限于以下因素的过往经验及预期未来展望，以厘定保单的年终红利及 / 或终期红利。

**理赔：**包括产品所提供的身故保障及其他保障的成本。

**投资回报：**包括所投资的资产赚取的利息 / 红利收入及市场价格变动。投资表现会受利息 / 红利收入之波动以及各种市场风险因素如信贷息差、违约风险、股票价格、房地产价格、商品价格之波动、汇率及流动性等而影响。

**退保：**包括保单失效、退保、部分退保及其他扣减项目及保障支付，以及其对投资的相关影响。

为提供更平稳的年终红利及 / 或终期红利，我们或会在投资表现强劲的时期保留回报，用作在投资表现较弱的时期支持或维持较高之年终红利及 / 或终期红利。

年终红利及 / 或终期红利之决定会先由委任精算师建议，然后经由包括一名或以上独立非执行董事的公司董事会批准。

投资政策、目标及策略

万通保险国际有限公司（“万通保险”）的投资目标是优化保单持有人的长线回报并维持风险于可接受的水平。资产会被投放于不同类型的投资工具，可能包括环球股票、债券及其他固定收益资产、房地产、商品市场及另类投资等。此多元化之投资组合务须达到可观且稳定的长线投资回报。

我们会根据过往及预期回报、波幅及相关投资风险来选择投资资产及管理我们的投资组合。

为达至长线目标回报，万通保险采用一套以固定收益资产及股票类资产为组合的投资策略。现时的长线投资策略投资在以下资产并按下述比例分配：

资产类别	目标资产组合 (%)
债券及其他固定收益资产	50% - 70%
股票类资产	30% - 50%

债券及其他固定收益资产主要包括拥有高信用评级的政府债券及不同行业的企业债，提供一个多元化及高质素的债券投资组合。

Important Information

Dividend / Terminal Bonus Philosophy

A committee has been set up to provide independent advice on the determination of the Annual Dividend and / or Terminal Bonus amounts to the Board of the Company. The actual Annual Dividends and / or Terminal Bonuses, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

Your policy is a participating policy and can share the divisible surplus from the product group determined by us. Annual Dividends and / or Terminal Bonuses will be determined with an aim to ensure fair sharing of profits between policyholders and the Company. In the plan, profit and loss arising from including, but not limited to, investment, claims and policy persistency will impact your asset share. To align our interest with yours, we aim to share with you no less than 90% of the distributable profit while the remaining portion goes to us. The amount of distributable profits is determined separately from and may not be the same as the total profits.

Terminal Bonus does not form a permanent addition to the policy. The Company has the right to determine the declaration frequency and the declared Terminal Bonus amount. The Annual Dividends and / or Terminal Bonuses will be reviewed and determined by us at least once per year. In determining the Annual Dividends and / or Terminal Bonuses, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

**Claims:** These include the costs of providing coverage such as death benefit and other benefits.

**Investment performance:** This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates, and liquidity risk, etc.

**Surrenders:** These may include policy lapses, surrenders, partial surrenders and other deductions and benefit payments; and the corresponding impact on investments.

To provide more stable Annual Dividends and / or Terminal Bonuses, we may retain returns during periods of strong performance to support or maintain stronger Annual Dividends and / or Terminal Bonuses during periods of less favourable performance.

The determination of Annual Dividends and / or Terminal Bonuses will be recommended by the Appointed Actuary and approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

Investment Policy, Objective and Strategy

YF Life Insurance International Ltd.'s investment objective is to optimize policyholders' returns over the long-term with an acceptable level of risk. Assets are invested in a broad range of investment instruments, which may include global equities, bonds and other fixed-income instruments, properties, commodities and other alternative investment assets. This diversified investment portfolio aims to achieve attractive and stable long-term returns.

Past and expected future performance, volatility, and the associated risks of investment assets are considered in selecting investment assets and managing our investment portfolio.

To achieve the long-term target returns, YF Life Insurance International Ltd. implements a strategy utilizing a mix of fixed-income and equity-like investments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	50% - 70%
Equity-like assets	30% - 50%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds across a variety of industries, making up a diversified bond portfolio with high asset quality.



股票类资产可能包括环球股票（公共及 / 或私募股权）、互惠基金、交易所买卖基金、高息债券、房地产、商品市场及另类投资等。投资遍布不同地区及行业。投资资产将涉及不同货币并有可能与保单货币不同。

此外，我们或会使用衍生工具作风险管理之用，以减低利率、货币及其他市场因素所带来的风险。

为有效地管理及优化投资组合，我们可能在若干时期内偏离上述目标。

投资策略或会按市场环境及经济展望而作出变动。

相关详情及过往派息率资料请浏览本公司网页：



香港：  
<https://corp.yflife.com/sc/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



澳门：  
<https://corp.yflife.com/sc/Macau/Individual/Services/Useful-Information/Investment-Strategy>

Equity-like assets may include global equities (public and/or private), mutual funds, exchange-traded funds, high yield debts, properties, commodities and alternative investment assets. Investments are diversified across various geographical areas and industries. Investment assets may be invested in a currency other than the underlying policy denomination.

Derivatives may be used for risk-management purposes to reduce market risks including but not limited to interest rate and currency risk.

There may be some degree of deviation from the above targets in certain periods in order to manage the portfolio efficiently and to optimize the portfolio return and risk.

This investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For relevant details and historical crediting interest rate, please visit our website:



Hong Kong:  
<https://corp.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



Macau:  
<https://corp.yflife.com/en/Macau/Individual/Services/Useful-Information/Investment-Strategy>

## 主要产品说明

### 缴付保费年期及保障年期

阁下应就已选择的缴付保费年期持续缴付保费。如在保费到期日起计31天宽限期届满前仍未缴付保费，自动保费贷款将会生效。如逾期未缴付的保费加上任何尚未偿还的保单债项超过当时的保证现金价值扣除本保单任何已支付或将获支付之糖尿病并发症赔偿及糖尿病现金津贴之赔偿金额，保单的所有保障将会终止，而于偿还保单债项后所剩余的现金价值（如有）将会支付予阁下。

保障年期最长可至受保人终身。

### 保单借贷

如本保单有保证现金价值，你可提出借贷要求。最高借贷限额为保证现金价值的90%扣除本保单任何已支付或将获支付之糖尿病并发症赔偿及糖尿病现金津贴之赔偿金额。你可借贷的数额为最高借贷限额扣除任何尚未偿还的保单债项。贷款利息将由本公司厘定。如利息于保单周年当天尚未支付，该数额便会被加于尚欠的贷款内。

### 延迟付款期

除非该笔款项借款是用作缴付由本公司签发保单的保费，我们有权押后借贷，最长不超过接获有关书面借贷要求后六个月。我们保留押后终期红利转换，最长不超过接获书面要求选择行使终期红利锁定权益当日后六个月。

### 终止

在下列任何情况下，保单将会终止：

- 宽限期届满，除非自动保费贷款适用
- 保单债项到达保证现金价值扣除本保单任何已支付或将获支付之糖尿病并发症赔偿及糖尿病现金津贴之赔偿金额
- 保单持有人呈交书面要求终止本保单
- 受保人身故

### 提早退保

本产品是为长线持有而设。如提早终止保单，阁下所获得的现金价值或会远低于阁下的已缴保费。

## Key Product Disclosures

### Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Guaranteed Cash Value net of any previous Benefit for Diabetic Complications and Cash Benefit for Diabetes paid or payable under this Policy, all coverage under the policy will be terminated and the Cash Value (after deducting any policy debt) will be paid to you (if any).

The Benefit Term is whole of life of the Insured.

### Borrowing

If this Policy has a Guaranteed Cash Value, you can make loans. The Maximum Loan Limit is 90% of the Guaranteed Cash Value net of any previous Benefit for Diabetic Complications and Cash Benefit for Diabetes paid or payable under this Policy. The most you can borrow is an amount which together with any existing Policy Debt does not exceed the Maximum Loan Limit on the date of the loan. Interest will be charged at a rate determined by us. Interest payments are due on each policy anniversary. If interest is not paid when due, it will be added to the outstanding loans.

### Deferred Payment Period

We may delay making any loan for a period up to six months from the date we receive your written request, unless the loan is to be used to pay premiums to us. We may defer conversion of any Terminal Bonus for a period of not more than six months from the date we receive your written request to exercise the Terminal Bonus Lock-in Option.

### Termination

The policy will be terminated when one of the following events occurs:

- The Grace Period ends, except if the Automatic Premium Loan applies
- The amount of Policy Debt reaches the Guaranteed Cash Value net of the sum of any previous Benefit for Diabetic Complications and Cash Benefit for Diabetes paid or payable under this Policy
- The policy owner submits a written request to terminate this policy
- The Insured dies

### Early Surrender

The product is intended to be held in the long-term. Should you terminate the policy early, you may receive a Cash Value considerably less than the total premiums paid.



### 通胀风险

当实际通胀率较预期为高，即使万通保险按保单条款履行合约义务，保单持有人获得的金额的实质价值可能较少。

### 信贷风险

本计划由万通保险承保及负责，阁下的保单权益会受其信贷风险所影响。

### 汇率风险

如选择的保单货币并非本地货币，阁下须承受汇率风险。汇率可能波动，因而影响你以本地货币计算时所需缴付保费及利息的金额。

### 主要不保事项

受保人若在保单日期起计一年内自杀，无论其是否在神智清醒的情况下，万通保险的全部责任将只限于退还已支付之保费（扣除已支付或将获支付之赔偿额及保单债项（如有））。

糖尿病并发症赔偿及糖尿病现金津贴将不会支付任何因投保时已存在的病征及病状而直接或间接引致的保障的赔偿。

### 提供资料责任及未符合这要求的后果

在投保时，你 / 你们必须提供一切知悉或据常理知悉的资料，因万通保险会按照所提供的资料评核接受投保及决定保险条款。提供资料的责任将会在投保申请表的签署日期或任何补充文件的签署日期（以较后日期为准）完成。你 / 你们若不清楚某一事项是否重要，请将该事项填写于申请书内。若未符合以上要求，该保单可能因此而作废。

### 索偿程序

有关索偿程序，请浏览本公司网页：

香港：<https://corp.yflife.com/sc/Hong-Kong/Individual/Services/Claims-Corner>

澳门：<https://corp.yflife.com/sc/Macau/Individual/Services/Claims-Corner>

### 保费征费（只适用于香港）

保监局会透过保险公司向所有保单持有人，为其于香港续发之保单，于每次缴付保费时收取征费。有关征费之详情，请浏览保监局网站专页[www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。

### 保单冷静期及取消保单的权利

如保单未能满足你的要求，你可以书面方式要求取消保单，连同保单退回本公司（香港：香港湾仔骆克道33号万通保险大厦27楼 / 澳门：澳门苏亚利斯博士大马路320号澳门财富中心8楼A座），并确保本公司的办事处于交付保单的21个历日内，或向你 / 你的代表人交付《通知书》（说明已经可以领取保单和冷静期届满日）后起计的21个历日内（以较早者为准）收到书面要求。于收妥书面要求后，保单将被取消，你将可获退回已缴保费金额及你所缴付的征费（适用于香港），但不包括任何利息。若曾获赔偿或将获得赔偿，则不获发还保费。

### 退保

如需申请退保，你只需填妥、签署并寄回由本公司提供的特定表格，以及你的有效身份证明文件副本及固定住址证明（如适用），本公司将安排退保事宜。

### Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if YF Life Insurance International Ltd. meets all of its contractual obligations.

### Credit Risk

This plan is underwritten by YF Life Insurance International Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

### Exchange Rate Risk

Should you choose a policy currency other than the local currency, you are subject to exchange rate risk. Exchange rates fluctuate from time to time, which may affect the premium and benefit amounts in local currency.

### Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, the total liability of YF Life Insurance International Ltd. shall be limited to the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any).

The Benefit for Diabetic Complications and the Cash Benefit for Diabetes will not pay any benefit claim caused directly or indirectly, by or resulting from pre-existing symptoms or conditions.

### Duty of Disclosure and the Consequences of Not Making Full Disclosure

You are required to disclose in the application all information you know or could reasonably be expected to know because YF Life Insurance International Ltd. will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

### Claims Procedures

For details of the procedures for making claims, please refer to our website at:

Hong Kong: <https://corp.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>

Macau: <https://corp.yflife.com/en/Macau/Individual/Services/Claims-Corner>

### Premium Levy (Applicable to Hong Kong only)

The Insurance Authority (IA) collects levy on insurance premiums from policy holders through the Company for insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated webpages at [www.ia.org.hk/en/levy](http://www.ia.org.hk/en/levy).

### Cooling-off Period and Right of Cancellation

If you are not satisfied with the policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau) within 21 calendar days after the delivery of the policy or delivery of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and levy you paid (applicable to Hong Kong), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

### Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.



# “尚悦人生寿险计划”一览表

## LifeDeluxe Insurance Plan – at a glance

利益项目 Benefits	
<b>现金价值<sup>2,3</sup></b> <b>Cash Value<sup>2,3</sup></b>	保证现金价值 + 非保证累积年终红利及利息 + 非保证终期红利 Guaranteed Cash Value + non-guaranteed accumulated Annual Dividends and Interest + non-guaranteed Terminal Bonus
<b>保证现金价值</b> <b>Guaranteed Cash Value</b>	可于退保或终止保单时提取 Payable upon surrender or termination of the policy
<b>年终红利</b> <b>Annual Dividend</b>	于保单第3个周年日起每年公布，可套现使用，或用作缴付保费，或于保单内继续滚存生息 <sup>4</sup> The Annual Dividend declared every year will be credited to the policy from the third policy anniversary onwards. You may make withdrawals, use it to pay your premiums, or leave it to accumulate in the policy <sup>4</sup>
<b>终期红利</b> <b>Terminal Bonus</b>	于保单第5个周年日起最少每年公布一次非保证终期红利，可于退保或保单终止时提取 The non-guaranteed Terminal Bonus will be declared at least once a year from the fifth policy anniversary onwards, and will be payable upon surrender or termination of the policy
<b>终期红利锁定权益<sup>8</sup></b> <b>Terminal Bonus Lock-in Option<sup>8</sup></b>	每次转换 (现时最少) Each Conversion (current minimum): 5% 最高锁定百分比总和 Maximum Aggregate Lock-in Percentage: 60%
<b>身故保障<sup>2,10</sup></b> <b>Death Benefit<sup>2,10</sup></b>	100%保障额 + 非保证累积年终红利及利息 + 非保证终期红利 100% Sum Insured + non-guaranteed accumulated Annual Dividends and Interest + non-guaranteed Terminal Bonus 或 or 现金价值 Cash Value (以较高者为准 whichever is higher)
其他保障 Other Benefits	
<b>糖尿病现金津贴<sup>5,6</sup></b> <b>Cash Benefit for Diabetes<sup>5,6</sup></b>	每保单年1%保障额 1% Sum Insured per Policy Year
<b>糖尿病并发症赔偿<sup>5,7</sup></b> <b>Benefit for Diabetic Complications<sup>5,7</sup></b>	20%保障额 - 已支付的糖尿病现金津贴总额 20% Sum Insured – total Cash Benefits for Diabetes paid
<b>保证可保权益<sup>11,12</sup></b> <b>Guaranteed Insurability Option<sup>11,12</sup></b>	每次新投保的计划或附加定期人寿保障计划的最高保障额或附加定期人寿保障计划的最高新增保障额为50,000美元 / 400,000港元/澳门元或原来尚悦人生寿险计划的50%保障额，以较低者为准；最多可行使权益三次 For each exercise, the maximum Sum Insured of the new policy or term life supplementary benefit or maximum increase amount in Sum Insured of term life supplementary benefit shall be US\$50,000 / HK\$/MOP400,000 or 50% Sum Insured of the original LifeDeluxe Insurance Plan, whichever is lower. This option can be exercised up to three times
<b>失业的特惠宽限期保障<sup>13</sup></b> <b>Special Grace Period for Unemployment<sup>13</sup></b>	长达365日 Up to 365 days
<b>自选附加保障</b> <b>Optional Supplementary Benefits</b>	豁免保费计划、严重疾病保障、意外保障、定期寿险等 Waiver of Premium Benefit, Critical Illness Benefit, Accident Benefit, Term Life, etc.



## 保单资料 Policy Information

保单类别 Plan Type	基本计划 Basic Plan
保单货币单位 Currency	香港保单：美元 / 港元 澳门保单：美元 / 港元 / 澳门元 Policy issued in Hong Kong: US\$ / HK\$ Policy issued in Macau: US\$ / HK\$ / MOP
保费 Premium	固定及保证 Level and guaranteed
缴费方式 Payment Mode	每年 / 每半年 / 每季 / 每月 Annual / Semi-annual / Quarterly / Monthly
计划版本 Plan Version	特选计划 / 特级计划 Plan Smart / Plan Wise
最低保障额 Minimum Sum Insured	投保年龄 Issue Age < 45：US\$30,000美元 / HK\$/MOP 240,000港元/澳门元 投保年龄 Issue Age ≥ 45：US\$15,000美元 / HK\$/MOP 120,000港元/澳门元 每年保费不少于200美元 / 1,600港元/澳门元 Annual premium no less than US\$200 / HK\$/MOP1,600
最高保障额 Maximum Sum Insured	个别考虑 Individual consideration

## 投保资料 Basic Information

缴付保费年期 Premium Payment Term	5年Years / 10年Years / 20年Years
投保年龄(以上次生日年龄计算) Issue Age (At Last Birthday)	18 - 75
保障年期 Benefit Term	终身 Whole of life

以上为计划的一般资料，只供参考之用，并非保单的一部份，亦未涵盖保单的所有条款。有关保障范围、详情及条款，以及不保事项，请参阅保单文件。如有垂询或欲索取保单文件之范本，欢迎与本公司之顾问、特许分销商或保险经纪联络。其他查询请致电客户服务热线：香港 (852) 2533 5555 / 澳门 (853) 2832 2622。

The above contains general information and is for reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622.

# YFLife

## 萬通保險

万通保险国际有限公司为港交所上市公司云锋金融集团成员，集团的主要股东包括云锋金融控股有限公司以及“全美5大互惠寿险公司”之一的美国万通人寿保险公司。凭藉雄厚实力及稳健可靠的背景，我们承诺为客户提供专业及科技化的一站式风险及财富管理，以及强积金服务，一起建构非凡未来。

YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the “Five Largest US Mutual Life Insurance Companies”. Leveraging our robust financial background and solid reliability, we are committed to creating a brighter future for our customers by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

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注：云锋金融控股有限公司及美国万通人寿保险公司间接持有云锋金融集团。“全美5大互惠寿险公司”乃按2022年5月23日《FORTUNE 500》公布的“互惠寿险公司”2021年度收入排名榜计算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The “Five Largest US Mutual Life Insurance Companies” is ranked according to the results of “Insurance: Life, Health (Mutual)” on total revenues for 2021, and based on the FORTUNE 500 as published on May 23, 2022.

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